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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/736,760	12/13/2000	Kevin Carothers	CITI0204	8056

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EXAMINER	
OYEBISI, OJO O	

ART UNIT	PAPER NUMBER
3628	

DATE MAILED: 02/13/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/736,760	CAROTHERS ET AL.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3628	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *09 March 2005*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) 1,2, ~~4 and 76~~ and 4-76 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) 1, 2, ~~4 and 76~~ and 4-76 is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

In the amendment filed on 03/09/05, the following have occurred: claims 1,4-6, 22, and 73-76 have been amended, claim 3 have been cancelled, claims 1, 2,4, and 76 are pending, and claims 1, 2,~~4, and 76~~ and 4-76 stand rejected in this application.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

2. Claims 1, 2,~~4, and 76~~ and 4-76 are rejected under 35 U.S.C. 103(a) as being unpatentable over Beller (US PAT: 5,852,819) in view of Schumacher (US PAT: 6,735,765).

Re claims 1-2, 11-12. Beller discloses a method for producing advanced management information systems (MIS) information from source transaction data, comprising: capturing at least one of automatic teller machine (ATM) source transaction data and home banking system source transaction data (i.e., acquire information and/ or data from one living entities and/or from nonliving storage sources (e.g., databases, see col.31 lines 52-55, also see " the method and apparatus of the present invention compiles, integrates, and transmits electronic elements of information and data from a multitude of sources", col.1 lines 52-60); parsing the source transaction data to a plain text file format (i.e., ASCII, see col.12, lines 64-67); assigning a unique integer key value to each of a

plurality of individual transaction records in each of a plurality of plain text output files (i.e., sorting the information and /or data alphabetically, numerically, see col.27 lines 1-12). Beller neither discloses the data format of the captured/acquired transaction data stated in claim 2 (i.e., does not disclose if it is a pre-defined binary format or not), nor discloses loading the output files to a relational database management system. However, Schumacher discloses a database extraction technique involving converting database binary format into a plain text format, and the resulting plain text database is downloaded into the oracle database (see col.2 lines 5-67, especially lines 5-20). Thus, it would have been obvious to one of ordinary skill in the art to combine Beller and Schumacher to provide flexibility in the management of information systems resources.

Re claims 4 and 5. Beller discloses the method, wherein capturing the ATM and home banking source transaction data further comprises capturing ATM/home banking transaction journal logs from the database ((i.e., acquire information and/ or data from one living entities and/or from nonliving storage sources (e.g., databases, see col.31 lines 52-55, also see " the method and apparatus of the present invention compiles, integrates, and transmits electronic elements of information and data from a multitude of sources", col.1 lines 52-60, note that nonliving storage sources/multitude of sources obviously comprise ATM/ home banking system source ETC).

Re claims 6-7, and 9. Beller discloses the method, wherein capturing the ATM/home banking source transaction data further comprises storing ATM source transaction data from an ATM system server by the database and storing

the home banking system source transaction data from a home banking system server by the database, storing ATM/home banking transaction journal logs by the database (i.e., acquire and store information/data in aggregate independent storage units (e.g., database files) and/or independent storage units (e.g., record files), see col.31 lines 50-60, also see abstract, note again that nonliving storage sources/multitude of sources disclosed by Beller, obviously, comprise ATM/ home banking system source ETC, so information acquired from these sources, can be stored by Beller).

Re claims 8 and 10. Neither Beller nor Schumacher discloses the method, wherein storing the ATM/home banking transaction journal logs further comprises decrypting the ATM/ home banking transaction journal logs. However, decrypting data is old and well-known in electronic communication art. Since ATM/home banking transaction Journal logs are forms of data/information, one of ordinary skill in the art would have used the well known data decryption method in the combination of Beller and Schumacher to decrypt the transaction journal logs, keeping the data integrity intact.

Re claim 13. Beller discloses the method, wherein parsing the individual transaction journal records further comprises producing columnized text for the individual transaction records (i.e., ASCII delimited, col.12 lines 65-67, data stored in ASCII delimited format is generally represented in rows and column). Further, any well-known software application i.e., Excel can parse data into columnized text.

Re claim 14. Beller discloses the method, wherein parsing the individual

transaction journal records further comprises formatting dates and times of the individual transaction records (i.e., query item) into recognizable Structured Query Language (SQL) formatted values (see query item format code & query item identifier, fig.5 elements 501A and 501B, also see fig.2 elements 201, 206 and 207).

Re claim 15. Beller discloses the method, wherein parsing the source transaction data further comprises examining each of a plurality of transaction entries of the source transaction data to determine a type of function of each transaction corresponding to a transaction entry (i.e., analyze and/or integrate the information/data from one or a plurality of sources and organize them into portable formations able to be transmitted, see col.31 lines 57-60).

Re claim 16. Beller further discloses the method, wherein parsing the source transaction data further comprises writing each transaction encountered in examining the transaction entries of the source transaction data as a line to an output file (i.e., generate output reports, see col.31 lines 55-62).

Re claim 17. Beller further discloses the, wherein parsing the source transaction data further comprises grouping all transactions encountered in examining the transaction entries of the source transaction data by transaction according to a data column of a transaction journal record that refers back to a session log record (i.e., analyze and/or integrate the information/data from one or a plurality of sources and organize them into portable formations able to be transmitted, see col.31 lines 57-60)

Re claim 18. Beller further discloses the method, wherein assigning the unique

integer key value further comprises assigning the unique integer key value to each individual transaction record in each of a plurality of ASCII text output files (i.e., sorting the information and /or data alphabetically, numerically, see col.27 lines 1-12).

Re claim 19. Claim 19 recites similar limitations to claim 13, and thus rejected using the same art and rationale in the rejection of claim 13.

Re claim 20. Beller discloses the method, wherein assigning the unique integer key value further comprises computing transaction times for each of the individual transaction records (i.e., the type of data stored in each database field must be precisely defined (e.g., as being currency, date/time ..., see col.3 lines 33-36).

Re claim 21. Neither Beller nor Schumacher discloses the method, wherein computing the transaction times further comprises adding the computed transaction time to each output file. Since the transaction times for each of the individual transaction records have to be computed, one of ordinary skill would have been motivated to add the computed transaction time to each output file to keep track of when a given transaction takes place.

Re claim 22. Claim 22 recites similar limitations to claim 1, and thus rejected using the same art and rationale in the rejected of claim 1.

Re claim 23. Beller discloses the method, wherein reading the transaction log further comprises reading the transaction log for at least one financial institution application selected from a group consisting of an account information application, a bill payment application, a transfer application, a customer service

channel report application, and a standards compliance application (i.e., acquire and store complex data/information in the fields of science, human resources, and financial forecasting etc, see col.1 line 65 through col.2 line 5)

Re claims 24 and 25. Beller does not disclose the method, wherein reading the transaction journal log further comprises reading the transaction journal log written in a binary elementized message format. However, Schumacher discloses a database extraction technique involving converting database binary format into a plain text format, and the resulting plain text database is downloaded into the oracle database (see col.2 lines 5-67, especially lines 5-20). Thus, it would have been obvious to one of ordinary skill in the art to combine Beller and Schumacher to provide flexibility in the management of information systems resources.

Re claims 26-70. The method steps described in claims 26-70 i.e., simply put, reading log files from a storage device or databases and writing the output file to a database are old and well in the data management/ computer programming art. The combination of Beller and Schumacher discloses reading log files from a storage device or databases and writing the output file to a database, but not the specifics of how this operation is carried out as mentioned in claims 26-70. Be that as it may, the computational skill involved in carrying out these steps are notoriously simple that anyone versed in object oriented programming can write simple codes/subroutines to carry out all the operations mentioned in claims 26-70. Thus, there is nothing novel about these steps. Further, since Visual Basic command, functions, and formulas are generally known to persons skillful in

Visual Basic/object oriented programming art, one possessing such a skill would have been motivated to use a plurality of suitable ways to write the code, functions, and formulas in a specific alphanumeric content and structure to carry out any database management operations.

Re claim 71. Beller discloses the method, further comprising providing at least one type of report from the database selected from a group consisting of an overall summary session type of report, a statistics summary type of report, a functional usage summary type of report, a payment/transfer activity summary type of report, and a functional activity type of report (i.e., informational report see fig 6 element 609).

Re claim 72. Beller discloses the method, further comprising providing at least one standard report from the database selected from a group consisting of a session summary report, a usage comparison report, a functions summary report, a customer activation /usage report, a session completion details report, an error reports, and a functions detail report (i.e., informational report see fig 6 element 609).

Re claims 73-76. Claim 73-76 recite similar limitations to claim 1, and thus rejected using the same art and rationale in the rejection of claim 1.

3. Note is taken by the examiner that should the applicant find objectionable any statements made herein by the examiner regarding obviousness, or Official Notice, Applicant can make a proper challenge to those statements only by providing adequate information or argument so that on its face it creates a reasonable doubt regarding the circumstances justifying those statements: a

simple response requesting a reference without doing so, or a response that fails to logically refute the basic assumptions underlying the justification, will result in an improper and failed challenge and those unchallenged statements will remain the record of the case. Applicants must seasonably challenge those statements in the first response following an Office Action. If an applicant fails to do so, his right to challenge them is waived.

Response to Arguments

2-5-06

Applicant's arguments with respect to claim 1, 2, ~~4, and 76~~ and 4-76 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, HYUNG S. SOUGH can be reached on (571)272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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